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PATENT

Attorney Docket No.: 017887-005900US

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

On October 1, 2004

TOWNSEND and TOWNSEND and CREW LLP

By:

Sylvia E. Arnold
Sylvia E. Arnold

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Paul Gallagher et al.

Application No.: 09/639,014

Filed: August 15, 2000

For: SYSTEMS AND METHODS FOR
IMPLEMENTING PERSON-TO-
PERSON MONEY EXCHANGE

Customer No.: 20350

Confirmation No. 9986

Examiner: John M. Winter

Technology Center/Art Unit: 3621

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 1, 2004, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.